

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
HARRISONBURG DIVISION**

In re:

MICHELE LEIGH KEYSER LOWR
PLECKER

Debtor(s)

Case No. 09-50425

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Herbert L. Beskin, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/26/2009.
- 2) The plan was confirmed on 08/17/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/24/2014.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,647.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$16,000.00
Less amount refunded to debtor	\$399.97

NET RECEIPTS: **\$15,600.03**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,287.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$999.40
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,286.40**

Attorney fees paid and disclosed by debtor: \$413.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANCE AMERICA	Unsecured	1,010.31	NA	NA	0.00	0.00
ALLIED PUBLISHERS SERVICE	Unsecured	475.80	NA	NA	0.00	0.00
ASSET ACCEPTANCE, LLC	Unsecured	1,011.00	1,023.56	1,023.56	82.91	0.00
AUGUSTA HEALTH CARE	Unsecured	1,210.19	NA	NA	0.00	0.00
AUGUSTA HEALTH CARE	Unsecured	149.00	149.00	149.00	12.08	0.00
AUGUSTA HEALTH CARE	Unsecured	150.00	NA	NA	0.00	0.00
BATH COUNTY COMMUNITY HOSPITAL	Unsecured	1,580.03	NA	NA	0.00	0.00
BATH COUNTY FAMILY PRACTICE	Unsecured	132.30	NA	NA	0.00	0.00
CARILION HEALTH SYSTEM	Unsecured	471.44	NA	NA	0.00	0.00
CITIBANK	Unsecured	5,711.00	NA	NA	0.00	0.00
EDUCATION CREDIT MANAGEMENT	Unsecured	4,009.00	3,700.66	3,700.66	299.73	0.00
GREENBRIAR VALLEY MEDICAL CENTER	Unsecured	945.37	945.37	945.37	76.57	0.00
HIGHLANDS COMMUNITY BANK	Secured	1.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	244.00	244.00	244.00	244.00	0.00
LCA COLLECTIONS	Unsecured	186.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	8,617.00	10,498.27	10,498.27	850.26	0.00
LVNV FUNDING	Unsecured	513.00	518.48	518.48	42.00	0.00
RENT-A CENTER	Secured	700.00	NA	NA	0.00	0.00
RENT-A CENTER	Unsecured	1,568.00	NA	NA	0.00	0.00
SHERRY SULLENBERGER	Unsecured	575.00	NA	NA	0.00	0.00
WELLS FARGO AUTO FINANCE	Unsecured	6,445.00	7,632.28	7,632.28	618.16	0.00
WELLS FARGO AUTO FINANCE	Secured	6,712.92	9,025.00	6,712.92	6,712.92	0.00
WELLS FARGO AUTO FINANCE	Secured	3,240.00	0.00	3,375.00	3,375.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$10,087.92	\$10,087.92	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$10,087.92	\$10,087.92	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$244.00	\$244.00	\$0.00
TOTAL PRIORITY:	\$244.00	\$244.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$24,467.62	\$1,981.71	\$0.00

Disbursements:		
Expenses of Administration	<u>\$3,286.40</u>	
Disbursements to Creditors	<u>\$12,313.63</u>	
TOTAL DISBURSEMENTS :		<u>\$15,600.03</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/17/2014

By: /s/ Herbert L. Beskin

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.